

Your child's future deserves the **best start!**

NPS Vatsalya



#BeFutureSure





Introduction

- NPS Vatsalya is a specifically designed scheme of the National Pension System (NPS) for minors. It allows parents or guardians to start saving smartly for their child's future and build a fortune.



Regulated
by PFRDA



Minimum
Contribution
Rs. 250/-



All minor
**Has flexible
exit options**



Choice of
Fund Manager



Key Features

- **Minor to be sole beneficiary.**
- Parents / Guardians can open account and contributions can even be made by relatives & friends in the name of minors.
- After attaining 18 years of age, the account holder can choose to continue with regular NPS account or opt to exit from multiple exit options.
- No limit on maximum contribution



Why Go For It?



Long-term Financial
Security



Flexible Contribution
Amounts



Market Linked Returns



Benefits of Compounding



Great addition to your child's
investment portfolio

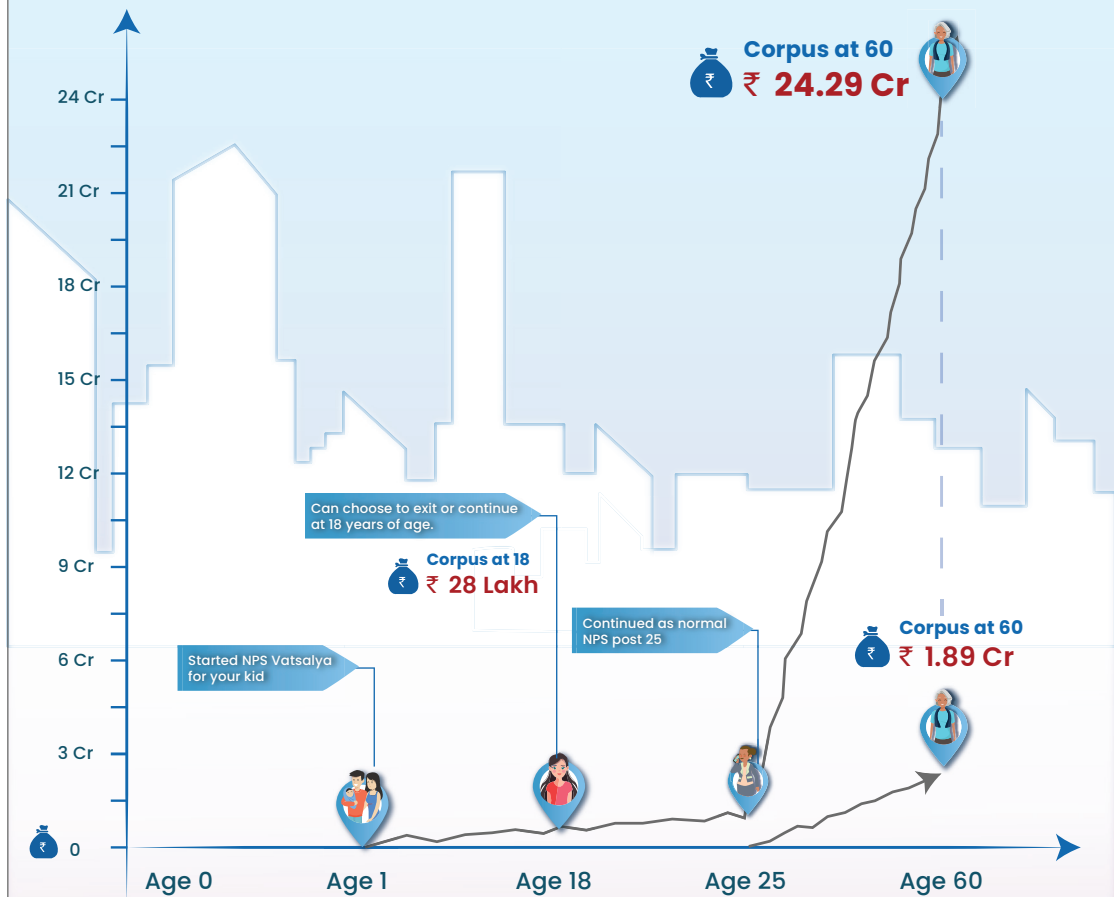


Protection Against
Uncertainty



Flexible exit options

Invest in your child's future today and watch it grow into a fortune tomorrow



Impact on the gains for your child's future

Under Normal NPS

₹ 17.5 Lakhs

Starting age 25

Give

Get

₹ 1.89 Cr

At age 60

Under NPS Vatsalya

₹ 26.5 Lakhs

Starting at Birth

Give

Get

₹ 24.29 Cr

At age 60

Disclaimer – This is for illustration purposes only

Assumptions for corpus at 60 yrs with NPS Vatsalya: Number of years of Investment- 53 yrs | Annual Returns on Investment: 11% |

Total Investment done by parents from 0-18yrs - INR 9,00,000 | Total Investment done by Individual from 25 to 60yrs - INR17,50,000 | No investment done by kid from 18 to 25 yrs.

Assumptions for corpus at 60 yrs with normal NPS: Annual Returns on Investment- 11% | Years of Investment - 35 yrs | Total Investment done by Individual from 25 to 60yrs - INR17,50,000

Calculations are based on historical data and estimates and the actual returns may vary.



Continuation and Partial Withdrawal

Upon Attainment of age of 18 Years

- Fresh KYC of minor within three years.
- Post KYC the user can choose below options
 - a. Continue under the all citizen model
 - b. Withdraw upto 80% corpus as lumpsum and remaining invested in annuity.
 - c. If corpus is less than Rs. 8 Lakh, then the entire corpus can be withdrawn.

Partial Withdrawal

- Allowed up to 25% of contribution on declaration basis, after 3 years of lock in period
- Withdrawal can be done two times till subscriber attains 18 years of and an additional two times between the age of 18 to 21., for reasons like;
 - a. Education
 - b. Treatment of specified illnesses
 - c. Disability of more than 75%
 - d. Reasons specified by the PFRDA



Exit

Exit upon attainment of 18 years of age

- Upon attaining 18 years of age, three options available:
 - a. 80% lumpsum and 20% annuity
 - b. If corpus is less than 8 lacs, withdraw the entire amount
 - c. Continue investing and convert the account into All India Citizen model
- The decision on the option to be taken max. by the age of 21 years.
- If no option is exercised between 18-21 years, account gets transferred to high equity MSF variant of the same pension fund. Post that the exit regulations of MSF shall apply.

Exit on account of Death

- **Death of the minor:** Entire corpus returned to the Guardian
- **Death of the Guardian:** Another Guardian to be registered through fresh KYC
- **Death of both parents:** Legally appointed guardian can continue without making contributions until subscribers attains 18 years of age.

Why?



Dedicated resources Pan India for NPS servicing



A decade of expertise in NPS Servicing.



Trusted fund manager by 28 Lakh*+ NPS Subscribers



One stop for all Retirement Solutions



1.5 Lakh Crore*+ Assets Under Management (AUM).



*NPS Subscribers as on December'25.

#Assets Under Management (AUM) as on December'25

To know more & open account

Visit – www.hdfcpension.com

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Returns under NPS are subject to market risk and fluctuations based on the state of the financial market. Tax Laws are subject to change.

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